

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

PAUL MUHAMMAD

Debtor

§  
§  
§  
§  
§

Case No. 15-21369

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that KAREN R. GOODMAN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 11/15/2017 in Courtroom 744,

Clerk of the Bankruptcy Court  
219 S. Dearborn  
Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/19/2017

By: /s/ Karen R. Goodman  
Trustee

**KAREN R. GOODMAN**  
111 East Wacker Drive  
Suite 2800  
Chicago, IL 60601

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	
	§	
PAUL MUHAMMAD	§	Case No. 15-21369
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Debtor	§	

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	39,685.98
and approved disbursements of	\$	29,650.97
leaving a balance on hand of <sup>1</sup>	\$	10,035.01

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: KAREN R. GOODMAN	\$ 800.00	\$ 0.00	\$ 800.00
Attorney for Trustee Fees: TAFT STETTINIUS & HOLLISTER LLP	\$ 1,312.50	\$ 0.00	\$ 1,312.50
Attorney for Trustee Expenses: TAFT STETTINIUS & HOLLISTER LLP	\$ 232.44	\$ 0.00	\$ 232.44
Accountant for Trustee Fees: ALAN D. LASKO	\$ 500.00	\$ 0.00	\$ 500.00
Accountant for Trustee Expenses: ALAN D. LASKO	\$ 24.40	\$ 0.00	\$ 24.40

Total to be paid for chapter 7 administrative expenses	\$	2,869.34
Remaining Balance	\$	7,165.67

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 175,770.64 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 2,230.06	\$ 0.00	\$ 90.91
2	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 1,145.66	\$ 0.00	\$ 46.71
3	CHICAGO PATROLMEN'S FEDERAL CREDIT UNION	\$ 12,467.96	\$ 0.00	\$ 508.28
4	CHICAGO PATROLMEN'S FEDERAL CREDIT UNION	\$ 152,006.40	\$ 0.00	\$ 6,196.87
6	CITY OF CHICAGO DEPARTMENT OF FINANCE	\$ 7,640.56	\$ 0.00	\$ 311.48

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
7	CARL WAHLSTROM MD	\$ 280.00	\$ 0.00	\$ 11.42

Total to be paid to timely general unsecured creditors \$ 7,165.67

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Karen R. Goodman

Trustee

**KAREN R. GOODMAN**  
**111 East Wacker Drive**  
**Suite 2800**  
**Chicago, IL 60601**

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE: ) Chapter 7  
 )  
PAUL MUHAMMAD, ) CASE NO: 15-21369  
 )  
DEBTOR. ) HONORABLE TIMOTHY A. BARNES  
 ) U.S. BANKRUPTCY JUDGE  
 )

**CERTIFICATE OF SERVICE**

I, Karen R. Goodman, an attorney, certify that I served true and correct copies of the Notice of Final Report to the Debtor, the Debtor's attorney, all parties in interest, and all creditors that hold claims for which proof of claims have been filed (listed on the below service list) via electronic service on those registered in the CM/ECF system and, for those not listed in the CM/ECF system, at the addresses listed, by placing them in envelopes, properly addressed, with proper postage prepaid, and depositing them in the United States Mail Chute at 111 East Wacker Drive, Chicago, Illinois at or before 5:00 p.m. on October 23, 2017.

/s/ Karen R. Goodman

Karen R. Goodman (#1008242)  
Taft Stettinius & Hollister LLP  
111 East Wacker Drive, Suite 2800  
Chicago, Illinois 60601  
Phone: (312) 527-4000  
Fax: (312) 966-8480

**SERVICE LIST**

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Law Offices of Bennie W Fernandez  
108 W Madison St  
Oak Park, IL 60302

Paul Muhammad  
P.O. Box 6274  
Broadview, IL 60155

American InfoSource LP as agent for  
First Data Global Leasing  
PO Box 248838  
Oklahoma City, OK 73124

Recovery Associates LLC  
Successor to Capital One, N.A.  
POB 41067  
Norfolk, VA 23541

Chicago Patrolmen's Federal Credit Union  
Trunkett & Trunkett, P.C.  
20 N. Wacker, Suite 1434  
Chicago, IL 60606

Carl Wahlstrom MD  
307 N. Michigan Avenue, Suite 1008  
Chicago, IL 60601-5310

City of Chicago Department of Finance  
Utility Billing and Customer Service  
PO Box 6330  
Chicago, IL 60680